

<b>Notice of Allowability</b>	<b>Application No.</b>	<b>Applicant(s)</b>	
	09/777,513	GONEN-FRIEDMAN ET AL.	
	<b>Examiner</b>	<b>Art Unit</b>	
	Lynda Jasmin	3627	

**-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address--**

All claims being allowable, PROSECUTION ON THE MERITS IS (OR REMAINS) CLOSED in this application. If not included herewith (or previously mailed), a Notice of Allowance (PTOL-85) or other appropriate communication will be mailed in due course. **THIS NOTICE OF ALLOWABILITY IS NOT A GRANT OF PATENT RIGHTS.** This application is subject to withdrawal from issue at the initiative of the Office or upon petition by the applicant. See 37 CFR 1.313 and MPEP 1308.

1. ☒ This communication is responsive to 3/22/06.
2. ☒ The allowed claim(s) is/are 1-8, 11-27, 37-39 and 48-54, 56-72.
3. ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
  - a) ☐ All    b) ☐ Some\*    c) ☐ None    of the:
  1. ☐ Certified copies of the priority documents have been received.
  2. ☐ Certified copies of the priority documents have been received in Application No. \_\_\_\_\_.
  3. ☐ Copies of the certified copies of the priority documents have been received in this national stage application from the International Bureau (PCT Rule 17.2(a)).

\* Certified copies not received: \_\_\_\_\_.

Applicant has THREE MONTHS FROM THE "MAILING DATE" of this communication to file a reply complying with the requirements noted below. Failure to timely comply will result in ABANDONMENT of this application.

**THIS THREE-MONTH PERIOD IS NOT EXTENDABLE.**

4. ☐ A SUBSTITUTE OATH OR DECLARATION must be submitted. Note the attached EXAMINER'S AMENDMENT or NOTICE OF INFORMAL PATENT APPLICATION (PTO-152) which gives reason(s) why the oath or declaration is deficient.
5. ☐ CORRECTED DRAWINGS ( as "replacement sheets") must be submitted.
  - (a) ☐ including changes required by the Notice of Draftsperson's Patent Drawing Review ( PTO-948) attached
    - 1) ☐ hereto or 2) ☐ to Paper No./Mail Date \_\_\_\_\_.
  - (b) ☐ including changes required by the attached Examiner's Amendment / Comment or in the Office action of Paper No./Mail Date \_\_\_\_\_.

Identifying indicia such as the application number (see 37 CFR 1.84(c)) should be written on the drawings in the front (not the back) of each sheet. Replacement sheet(s) should be labeled as such in the header according to 37 CFR 1.121(d).
6. ☐ DEPOSIT OF and/or INFORMATION about the deposit of BIOLOGICAL MATERIAL must be submitted. Note the attached Examiner's comment regarding REQUIREMENT FOR THE DEPOSIT OF BIOLOGICAL MATERIAL.

**Attachment(s)**

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| <ol style="list-style-type: none"> <li>1. <input checked="" type="checkbox"/> Notice of References Cited (PTO-892)</li> <li>2. <input type="checkbox"/> Notice of Draftsperson's Patent Drawing Review (PTO-948)</li> <li>3. <input type="checkbox"/> Information Disclosure Statements (PTO-1449 or PTO/SB/08),<br/>Paper No./Mail Date _____</li> <li>4. <input type="checkbox"/> Examiner's Comment Regarding Requirement for Deposit<br/>of Biological Material</li> </ol> | <ol style="list-style-type: none"> <li>5. <input type="checkbox"/> Notice of Informal Patent Application (PTO-152)</li> <li>6. <input type="checkbox"/> Interview Summary (PTO-413),<br/>Paper No./Mail Date _____</li> <li>7. <input type="checkbox"/> Examiner's Amendment/Comment</li> <li>8. <input checked="" type="checkbox"/> Examiner's Statement of Reasons for Allowance</li> <li>9. <input type="checkbox"/> Other _____</li> </ol> |
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### REASONS FOR ALLOWANCE

1. The following is an examiner's statement of reasons for allowance:

The closest prior art, Terry (2001/0012346) discloses an interactive telecommunications billing mechanism. The interactive telecommunications billing mechanism has a billing server and a web server. The billing server maintains a transaction database and queries the transaction database to retrieve selected transaction records that match parameters of a query. Each of the selected transaction records includes a line field, a number field, a place field, and a cost field. The line field documents a first telephone number from which a call originates. The number field documents a second telephone number to which the call is placed. The place field documents a location corresponding to the number field. The cost field documents a cost of a corresponding call event. The web server is coupled to the billing server. The web server provides the query in response to a user command received from a data network and transmits the selected transaction records to a user over the data network for viewing via a web browser.

It is clear from the description Terry's invention that the prior art does not considered the possibility of "having a user interface being configured to display a plurality of reason codes for disputing the invoice, each of the reason codes being mapped to a corresponding separate user interface, where each of the separate user interfaces displaying only information specific to its corresponding reason code." As recited in all independent claims 1, 37 and 48.

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The next prior art, Hogan discloses the concept of having a billing and payment system over a communication network which enabling a subscriber to remotely dispute all or a portion of a display invoice an invoice (via a grievance process). The user (subscriber) is prompted to create a credit memo request on the disputes invoice (via prompted for an explanation on the deficiency) and enable the subscriber to submit the created credit memo request to the deploying company (via an electronic bill service conveying the subscriber's explanation to an appropriate payees).

It is clear from the description Hogan's invention that the prior art does not considered the possibility of "having a user interface being configured to display a plurality of reason codes for disputing the invoice, each of the reason codes being mapped to a corresponding separate user interface, where each of the separate user interfaces displaying only information specific to its corresponding reason code." As recited in all independent claims 1, 37 and 48.

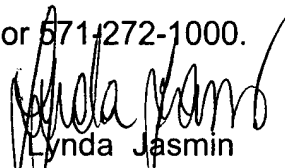
Any comments considered necessary by applicant must be submitted no later than the payment of the issue fee and, to avoid processing delays, should preferably accompany the issue fee. Such submissions should be clearly labeled "Comments on Statement of Reasons for Allowance."

Silverman, David "ADR is an Effective Tool to Resolve Business and Account Receivable Disputes" discloses the concept of an Alternative Dispute Resolution ("ADR") that is an effective tool to resolve business and account receivable disputes.

Any inquiry concerning this communication or earlier communications from the examiner should be directed to Lynda Jasmin whose telephone number is (571) 272-6782. The examiner can normally be reached on Monday- Friday (9:30-6:00) with Thursday Telework.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Alexander Kalinowski can be reached on (571) 272-6771. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

  
Lynda Jasmin  
Primary Examiner  
Art Unit 3627